

**FLOOR SCHEDULE FOR WEDNESDAY, OCTOBER 7, 2015**

HOUSE MEETS AT:	FIRST VOTE PREDICTED:	LAST VOTE PREDICTED:
<b>10:00 a.m.: Morning Hour</b> <b>12:00 p.m.: Legislative Business</b>  <b>Fifteen "One Minutes"</b>	<b>1:30 – 2:30 p.m.</b>	<b>4:30 – 5:30 p.m.</b>

**H.Res. 462 – Rule providing for consideration of H.R. 3192 – Homebuyers Assistance Act (Rep. Hill – Financial Services) (One hour of debate).** The Rules Committee has recommended a closed Rule that provides for one hour of general debate equally divided and controlled by the Chair and Ranking Member of the Committee on Financial Services. The Rule allows one motion to recommit and waives all points of order against the legislation.

The Rules Committee rejected a motion by Ms. Slaughter of New York to strike the language regarding the Planned Parenthood panel and replace it with a resolution to dissolve the Benghazi Select Committee. The Rules Committee also rejected a motion made by Mr. Polis of Colorado that would require the Energy and Commerce Committee to provide periodic reports on which legislative functions are being curtailed in order to divert such funds to the select panel. **Members are urged to VOTE NO.**

**H.R. 3192 – Homebuyers Assistance Act (Rep. Hill – Financial Services) (One hour of debate).** H.R. 3192 would delay, until February 1, 2016, enforcement of the Consumer Financial Protection Bureau’s (CFPB) integrated rule regarding disclosures that mortgage lenders must provide to homebuyers in an effort to make them simpler and more consumer friendly. The CFPB’s new rule known as the Truth in Lending Act – RESPA Integrated Disclosure (TRID), became effective on October 3, 2015. The CFPB was directed as a part of Dodd-Frank to make documentation available in a timely manner so homeowners would be able understand and weigh the terms and conditions of their mortgage.

Mortgage lenders, realtors, and title companies have expressed concerns that under the new TRID rule the CFPB will take legal action against them if they fail to perfectly implement the new rule in its initial phase. Under H.R. 3192, the housing industry would be immune from legal liability until early next year, giving the industry more time to implement the rule.

Opponents of H.R. 3192 argue that the mortgage industry, after having had approximately two years to implement the new disclosure requirements, was given an adequate extension by the CFPB when the effective date was extended to October 3, 2015. They fear that delaying enforcement will encourage some industry participants to evade the new rule and will undermine the incentive to comply promptly. Further, they point out that the CFPB has repeatedly pledged to use discretion in implementing the new rule. CFPB Director Richard Cordray has said, “And so for the first period, which may last many months, the other agencies and ourselves as we work on this, if we see errors, we will point out what they are and how they should be corrected. We will not be looking to be punitive to people.” The goal of TRID is to ensure that consumers are protected and are given all of the information necessary to procure a manageable mortgage.

In the Statement of Administration Policy, the President's senior advisors stated that they would recommend he veto this bill.

***Bill Text for H.R. 3192:***

[PDF Version](#)

***Background for H.R. 3192:***

[House Report \(HTML Version\)](#)

[House Report \(PDF Version\)](#)

**H.Res. 461 - Establishing a Select Investigative Panel of the Committee on Energy and Commerce (Rep. Foxx – Rules) (One hour of debate).** This resolution would form a Select panel within the Energy and Commerce Committee to investigate the medical procedures and business practices used by Planned Parenthood and other entities involved in: fetal tissue procurement; federal funding and support for abortion providers; the practices of second and third trimester abortions,

including partial birth abortions and procedures that may lead to child being “born alive;” and medical procedures for the care of a child “born alive” as a result of an attempted abortion.

The Select Investigative Panel will be composed of 13 Members or Delegates, no more than 5 of which will be appointed by the recommendation of the Minority Leader. Each member appointed to the Select Panel will be treated like any member of the Committee on Energy and Commerce for the purposes of the Select Panel, and the Speaker shall designate as chair of the Select Panel a member elected to the Committee on Energy and Commerce. No member may serve on the Select Panel in an ex-officio capacity.

The Select Investigative Panel is being created in the aftermath of the heavily-edited undercover videos created by a staunch anti-abortion group at a Planned Parenthood location. It is clear that H.Res. 461 is simply another political stunt, given that three House Committees have already looked into this situation and have found no illegal activities. Oversight Committee Chairman Jason Chaffetz said, when asked if there was any evidence that Planned Parenthood has broken the law, “No, I’m not suggesting they broke the law.” The resolution also makes clear that finding the truth is not the goal of the Select Panel because it does not provide for an investigation of possibly illegal activity by the group that made the undercover videos. After voting four times in recent weeks to defund or restrict access to Planned Parenthood, House Republicans have decided to continue their crusade by wasting taxpayer money on this Panel. H.Res. 461 is simply another Republican assault on women’s health care and Planned Parenthood.

In a recent USA Today/Suffolk University Poll two-thirds of those surveyed, 65%, say federal funding should continue to go to Planned Parenthood. For over 100 years, Planned Parenthood has provided critical and potentially life-saving services to Americans all across the country. Nearly 2.7 million men and women use Planned Parenthood or their affiliates annually. The organization provides essential services like providing birth control, breast and cervical cancer screenings, sexually transmitted disease and HIV screenings. In one-fifth of the counties throughout the United States in which Planned Parenthood operates, they are the sole women's reproductive health clinic serving low-income women.

After repeated attempts to try to defund or restrict access to Planned Parenthood, Republicans should stop wasting time and taxpayer dollars on this issue. Instead, the House needs to take action on pressing issues that have bipartisan support, including providing certainty to American businesses by reauthorizing the Export-Import bank, developing a long-term solution to create a solvent Highway Trust Fund that supports hundreds of thousands of American jobs, and showing that our country is fiscally responsible by ensuring our nation can pay its bills.

## **TOMORROW’S OUTLOOK**

The GOP Leadership has announced the following schedule for Thursday, October 8: The House will meet at 12:00 p.m. for legislative business. The House is expected to consider [H.R. 538](#) – Native American Energy Act (Rep. Young (AK) – Natural Resources) (Subject to a Rule).

### **The Daily Quote**

“Amid a clash over spending priorities, congressional Republicans effectively shut down the U.S. Ex-Im Bank by failing to reauthorize the agency at the end of June... The shutdown was a blow to many companies in the U.S. and abroad that are fighting for revenue in a sluggish global economy... Many foreign companies say they can’t secure financing from commercial banks without some kind of government-backed financing or guarantee, which most developed countries offer through their own Ex-Im banks... Meanwhile, small U.S. companies, which can’t relocate or move jobs overseas, are feeling the brunt of the bank’s closure. W.S. Darley & Co., a maker of firetrucks and related gear, said the shutdown already has cost it a contract worth about \$7 million... With projects falling out of the pipeline, employees at the Itasca, Ill., company are worried about their jobs, [Chief Operating Officer Peter Darley] said. ‘It hurts us. We had a lot of good momentum...’”

- Wall Street Journal, 10/5/2015